

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF TEXAS

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COUNTY OF GALVESTON

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WHEREAS, on the 3rd day of July, 2014, HEMARANI SIVARAJAN ("Borrower") did execute and deliver to Moody National Bank ("Moody National"), a national banking association, that one certain promissory note in the original principal amount of NINETY-SIX THOUSAND THREE HUNDRED SEVENTY-FIVE AND NO/100 DOLLARS (\$96,375.00); said Note being secured by a Deed of Trust, Security Agreement and Financing Statement executed by Borrower and recorded under Clerk's File No. 2014037689 in the Official Public Records of Galveston County, Texas (such instruments being referred to as the "Note" and "Deed of Trust", respectively), and creating a lien on a certain tract of real property situated in Galveston County, Texas as described herein; and

WHEREAS, defaults have occurred and Moody National, the legal owner and holder of the Note and Deed of Trust, has demanded cure of defaults, and, such cure not having been made, Moody National has accelerated said indebtedness and demanded payment in full on the above described Note together with all expenses permitted under the terms of the Deed of Trust, and the whole of said indebtedness has become due and payable in full; and

WHEREAS, Borrower as obligor, despite Moody National's demand, has failed to pay and continues to fail to pay the Note; and

WHEREAS, Moody National, the owner and holder of the Note therein described, has duly appointed Mark K. Wilson as Substitute Trustee, and requested Mark K. Wilson as Substitute Trustee under the Deed of Trust to exercise the power of sale under the Deed of Trust for the purpose of enforcing the collection of the indebtedness secured thereby, but notice is hereby given that Moody National may appoint another person as substitute trustee to conduct the sale herein described as provided in the Deed of Trust:

NOW THEREFORE, NOTICE IS HEREBY GIVEN that after due publication of this Notice as required by the Deed of Trust, that on Tuesday, the 7th day of July, 2020, at 10:00 a.m., or within three (3) hours thereafter, I, Mark K. Wilson, Substitute Trustee, will sell at the area designated by the Commissioners Court of Galveston County ("Commissioners") as the designated area for the conduct of foreclosure sales of this nature in Galveston County, Texas (or at such other location as may be designated by the Commissioners after the sending of this Notice and before the sale), to-wit: Lobby, Galveston County Courthouse, 1st Floor, 722 Moody (21st Street), Galveston, Texas 77550, to the highest bidder for cash (subject to the provisions of the Deed of Trust permitting the beneficiary under the Deed of Trust to have its bid credited to the indebtedness owed to such beneficiary by Borrower under the Note and Deed of Trust up to the amount of unpaid indebtedness secured by the Deed of Trust at the time of the sale), the following described real property lying and being situated in the County of Galveston, State of Texas, together with all improvements thereon and all fixtures and personal property covered by

the Deed of Trust, and which includes, without limitation, the following described real property, together with improvements thereon, situated in Galveston County, Texas, to-wit:

Lot Eleven (11), in Block One (1), of ANNALEA KINGSPARK, SECTION "B" AND WHITEHALL, SECTION "B", a subdivision in Galveston County, Texas, according to the map or plat thereof recorded in Volume 1616, Page 100, in the Office of the County Clerk of Galveston County, Texas.

The Deed of Trust permits Moody National as the beneficiary, thereunder to postpone, withdraw, or reschedule the sale for another day. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. Such reposting or refiling may be after the date originally scheduled for this sale.


The sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Mark K. Wilson, Substitute Trustee, may be contacted at 2302 Postoffice Street, Galveston, Texas 77550 or telephone number (409) 765-5561.

Assert and protect your rights as a member of the armed forces of the United States. If you or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active military service to Mark K. Wilson, Substitute Trustee, at 2302 Postoffice Street, Galveston, Texas 77550 immediately.

THE SALE OF THE PROPERTY SHALL BE "AS IS" AND "WHERE IS" AND WITHOUT REPRESENTATION OR WARRANTY OF ANY KIND BY THE SUBSTITUTE TRUSTEE OR NOTEHOLDER, EXPRESS, IMPLIED, STATUTORY, QUASI-STATUTORY OR OTHERWISE, ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE BEING EXPRESSLY DISCLAIMED. NEITHER MOODY NATIONAL NOR THE SUBSTITUTE TRUSTEE MAKES ANY REPRESENTATIONS OR WARRANTIES WITH RESPECT TO COMPLIANCE WITH LAWS, RULES, AGREEMENTS, OR SPECIFICATIONS, NOR WITH RESPECT TO CONDITION, QUALITY, CAPACITY, DESIGN, OPERATION, ABSENCE OF ANY LATENT DEFECTS, OR ANY OTHER WARRANTY OR REPRESENTATION WHATSOEVER WITH RESPECT TO THE PROPERTY, ALL OF WHICH ARE EXPRESSLY WAIVED BY PURCHASER AT THIS FORECLOSURE SALE.

EXECUTED on this the 9 day of June, 2020.



Mark K. Wilson, Substitute Trustee

Address: 2302 Postoffice Street
Galveston, Texas 77550

STATE OF TEXAS

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COUNTY OF GALVESTON

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This instrument was acknowledged before me on this 9 day of June, 2020, by Mark K. Wilson, Substitute Trustee under the Deed of Trust.





NOTARY PUBLIC in and for the
State of Texas

FILED

Instrument Number: *FILED2020000612*

Filing Fee: 23.00

Number Of Pages:4

Filing Date: 06/11/2020 9:38AM

I hereby certify that this instrument was FILED on the date and time stamped hereon
and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.



A handwritten signature in black ink that reads "Dwight D. Sullivan". The signature is written in a cursive style with a horizontal line underneath it.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*